

GANDY'S TRANSPORT LLC  
DEBTOR IN POSSESSION  
CH11 CASE #24-43354 (NTX)  
7102 LIGHTHOUSE RD  
ARLINGTON TX 76002-3878

## Questions?

*Available by phone Mon-Sat 7:00am-11:00pm Eastern Time, Sun 9:00am-10:00pm Eastern Time:*

We accept all relay calls, including 711

**1-800-CALL-WELLS** (1-800-225-5935)

*En español:* 1-877-337-7454

**Online:** wells Fargo.com/biz

**Write:** Wells Fargo Bank, N.A. (808)  
P.O. Box 6995  
Portland, OR 97228-6995

## Your Business and Wells Fargo

Visit wells Fargo.com/digitalbusinessresources to explore tours, articles, infographics, and other resources on the topics of money movement, account management and monitoring, security and fraud prevention, and more.

## Account options

*A check mark in the box indicates you have these convenient services with your account(s). Go to wells Fargo.com/biz or call the number above if you have questions or if you would like to add new services.*

Business Online Banking	<input checked="" type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>
Business Bill Pay	<input checked="" type="checkbox"/>
Business Spending Report	<input checked="" type="checkbox"/>
Overdraft Protection	<input type="checkbox"/>

## Other Wells Fargo Benefits

### 3 Things to watch out for when shopping online for the holidays

1. Fake Fraud alerts. Be careful if you receive a call or message about a fraudulent purchase. Always contact the merchant, your bank or card provider directly to verify.
2. Bogus shipping notifications. Look out for texts or emails that say there's an issue or problem with your package delivery. Don't click links or open attachments without verifying first.
3. Questionable sellers or sites. Watch out for sellers who pressure you to pay with a payment app, gift card or crypto. Only purchase concert and sporting events tickets from the original legitimate site. Be cautious of buying a new kitten or puppy from a social media ad. Meet the pet in person before paying.

**Tip:** Use a credit card to make online purchases if you can - it has additional security features built in.

### How to donate safely this holiday season

This holiday season, safely support your favorite causes and avoid charity scams. Before donating, research new charities using a resource like Better Business Bureau® or give.org.



## Summary of accounts

### Checking and Savings

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Initiate Business Checking <sup>SM</sup>	2	██████████	117.63	109.03
Initiate Business Checking <sup>SM</sup>	5	██████████	5,079.94	6,122.35
Total deposit accounts			\$5,197.57	\$6,231.38

## Initiate Business Checking <sup>SM</sup>

### Statement period activity summary

Beginning balance on 12/1	\$117.63
Deposits/Credits	200.00
Withdrawals/Debits	- 208.60
Ending balance on 12/31	\$109.03

Account number: ██████████

**GANDY'S TRANSPORT LLC**  
**DEBTOR IN POSSESSION**  
**CH11 CASE #24-43354 (NTX)**

*Texas/Arkansas account terms and conditions apply*

For Direct Deposit use

Routing Number (RTN): ██████████

For Wire Transfers use

Routing Number (RTN): ██████████

### Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

## Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
12/2		Purchase authorized on 11/29 Ntta Autocharge 972-818-6882 TX ██████████ Card 3654		80.00	37.63
12/4		Recurring Payment authorized on 12/01 Apple.Com/Bill 866-712-7753 CA ██████████ Card 3654		7.57	30.06
12/9		Recurring Payment authorized on 12/06 Hp *Instant Ink 855-785-2777 CA ██████████ Card 3654		7.57	22.49
12/11		Purchase authorized on 12/10 Adobe *Adobe 408-536-6000 CA ██████████ Card 3654		9.99	12.50
12/13		Online Transfer From Gandy's Transport LLC Business Checking xxxxxx5254 Ref #Ib0Qlg3KS5 on 12/13/24	100.00		112.50
12/16		Recurring Payment authorized on 12/14 Google *Google One G.CO/Helppay# CA ██████████ Card 3654		0.49	112.01
12/19		Purchase authorized on 12/17 Ntta Autocharge 972-818-6882 TX ██████████ Card 3654		80.00	32.01
12/20		Recurring Payment authorized on 12/18 Google *Google One 855-836-3987 CA ██████████ Card 3654		9.99	22.02
12/23		Online Transfer From Gandy's Transport LLC Business Checking xxxxxx5254 Ref #Ib0Qprzl89 on 12/23/24	100.00		122.02



### Transaction history(continued)

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
12/26		Recurring Payment authorized on 12/25 Apple.Com/Bill 866-712-7753 CA [REDACTED] Card 3654		2.99	119.03
12/31		Monthly Service Fee		10.00	109.03
Ending balance on 12/31					109.03
Totals			\$200.00	\$208.60	

*The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.*

### Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 12/01/2024 - 12/31/2024	Standard monthly service fee \$10.00	You paid \$10.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following each fee period		
• Average ledger balance	\$1,000.00	\$73.00 <input type="checkbox"/>
• Minimum daily balance	\$500.00	\$12.50 <input type="checkbox"/>

C1/C1

### Account transaction fees summary

Service charge description	Units used	Units included	Excess units	Service charge per excess units (\$)	Total service charge (\$)
Cash Deposited (\$)	0	5,000	0	0.0030	0.00
Transactions	0	100	0	0.50	0.00
Total service charges					\$0.00

## IMPORTANT ACCOUNT INFORMATION

### ATM Cash Deposit Security Limitations

Effective November 6, 2024, the section of the Deposit Account Agreement titled "Depositing Funds," subsection titled "Our right to decline deposits," is deleted and replaced with the following:

### Our right to decline deposits

---

We may decline all or part of a deposit, including cash, for any reason. This could happen, for example, if a payee isn't a co-owner, authorized signer, or authorized representative on your account, we can't verify an endorsement, the check was issued from a credit account, the dollar amount of the deposit, the check looks suspicious, or it's a non-U.S. item. If we decline a deposit that you mailed to us, we may return it to you at your cost (including charging you for postage and handling to return foreign currency coin or paper), or retain any invalid checks or other documents included in the deposit without crediting your account, at our discretion. There are limits on the total dollar amount of checks that can be deposited at Wells Fargo ATMs per transaction. We may decline ATM check deposits that exceed \$1 million. For security reasons there may also be limits on the dollar amount or frequency of cash deposits you can make at Wells Fargo ATMs.

If we cannot verify an endorsement, we can also decline to pay, cash, or send the item for collection. We can require that all endorsers be present and that you deposit the item instead of cashing it.

Non-account owners are not allowed to deposit cash into consumer accounts. For business accounts, any person wanting to make a cash deposit must provide an acceptable form of identification before we accept a cash deposit.

---

#### Wells Fargo Deposit Account Agreement: Changes To Consumer Arbitration Agreement And Other Dispute Resolution Provisions

Effective November 6, 2024, we are updating the Wells Fargo Deposit Account Agreement. This includes changes to the dispute resolution provisions. Wells Fargo greatly values and appreciates its relationships with its customers. These changes are designed to ensure that in the unlikely event that a dispute arises between us, that there are streamlined procedures in place to ensure a fair and efficient process in arbitration.

The changes to the arbitration agreement applicable to Consumer Accounts ("Arbitration Agreement" or "Agreement") can be found at pp. 38-39 of the Wells Fargo Deposit Account Agreement, including: (a) the party initiating arbitration must sign the arbitration demand and include certain information in its demand; (b) any party may request to have the arbitration conducted by a video or in-person hearing or through written submissions, with certain exceptions; (c) like in federal court, the arbitrator may issue sanctions or order cost shifting under certain circumstances consistent with the Federal Rules of Civil Procedure; (d) all issues are for the arbitrator to decide, except that issues relating to whether an arbitration agreement exists or whether a dispute falls within that agreement, or whether the agreement is enforceable, are for a court to decide; and (e) a small claims court will determine whether a dispute falls within its jurisdiction if a party chooses to have a claim brought to such a court.

The updates also include changes to the Additional Terms and Services, located at pp. 42-43 of the Wells Fargo Deposit Account Agreement, including: (a) modifications to the class action waiver applicable in arbitration and litigation; and (b) the addition of a venue provision noting that if the Arbitration Agreement is ever deemed not applicable, then, except for disputes brought in small claims court, the parties consent to the jurisdiction of the state or federal courts in the state whose laws govern the consumer's account.

The revised Deposit Account Agreement, effective November 6, 2024, is available at [www.wellsfargo.com/online-banking/consumer-account-fees/](https://www.wellsfargo.com/online-banking/consumer-account-fees/), by calling the Bank at the number listed on your account statement, or by visiting a branch.

---

NEW YORK CITY CUSTOMERS ONLY -- Pursuant to New York City regulations, we request that you contact us at 1-800-TO WELLS (1-800-869-3557) to share your language preference.

## Initiate Business Checking <sup>SM</sup>

### Statement period activity summary

Beginning balance on 12/1	\$5,079.94
Deposits/Credits	28,309.31
Withdrawals/Debits	- 27,266.90
<b>Ending balance on 12/31</b>	<b>\$6,122.35</b>

Account number: [REDACTED]

**GANDY'S TRANSPORT LLC**  
**DEBTOR IN POSSESSION**  
**CH11 CASE #24-43354 (NTX)**

*Texas/Arkansas account terms and conditions apply*

For Direct Deposit use

Routing Number (RTN): [REDACTED]

For Wire Transfers use

Routing Number (RTN): [REDACTED]

### Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

### Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
12/2		ATM Cash Deposit on 12/01 4156 S Carrier Pkwy Grand Prairie TX 0004800 ATM ID 0172E Card 4719	1,000.00		6,079.94
12/3		H & M Bay Inc. Paymentjnl 241203 Gan108 0000Gandy's Transport	2,807.16		
12/3	<	Business to Business ACH Debit - Grtwestcas Grtwestcas 241203 718902 Gandy' S Transport LLC		6,041.81	2,845.29
12/4		Zelle to Leslie on 12/04 Ref #Rp0Y9Rkjt4		1,375.00	
12/4		Zelle to Baby Boy on 12/04 Ref #Rp0Y9S2Bxr		1,050.00	420.29
12/5		Blakeman Transpo Vendor Pmt SD1700 Gatartx Gandys Transport	175.90		
12/5		Zelle to Wynn on 12/05 Ref #Pp0Y9Wzh5J		250.00	346.19
12/6		Purchase authorized on 12/06 City Auto Grand Prairie TX P000000585331602 Card 4719		147.71	198.48
12/9		Blakeman Transpo Vendor Pmt SD1700 Gatartx Gandys Transport	614.31		812.79
12/10		H & M Bay Inc. Paymentjnl 241210 Gan108 0000Gandy's Transport	2,585.44		
12/10		Purchase authorized on 12/09 Truckstop 800-203-2540 ID [REDACTED] Card 4719		44.77	
12/10		Purchase authorized on 12/09 AT&T Bill Payment 800-331-0500 TX [REDACTED] Card 4719		307.50	3,045.96
12/11		Purchase authorized on 12/09 Dat Solutions 800-800-3285302 FL [REDACTED] Card 4719		52.23	
12/11		Zelle to Gandy Johnny on 12/11 Ref #Rp0Ybfsbw8		1,200.00	1,793.73
12/12		H & M Bay Inc. Paymentjnl 241212 Gan108 0000Gandy's Transport	2,526.82		
12/12		Purchase authorized on 12/11 Thermo King of Dal Dallas TX [REDACTED] Card 4719		529.95	
12/12		Purchase authorized on 12/11 Bb of Dallas #97 Dallas TX [REDACTED] Card 4719		98.70	
12/12		Purchase authorized on 12/12 USPS PO 48369600 765 W We Grand Prairie TX [REDACTED] Card 4719		4.85	3,687.05
12/13		Tql Payment Dec 12 10703096 Gandys Transport LLC (	635.00		
12/13		Zelle to Leslie on 12/13 Ref #Rp0Ybnrvyd		1,100.00	
12/13		Zelle to Wynn on 12/13 Ref #Pp0Ybnrxnn		250.00	
12/13		Zelle to Gandy Johnny on 12/13 Ref #Rp0Ybnrz4V		250.00	
12/13		Online Transfer to Gandy's Transport LLC Business Checking xxxxxx5270 Ref #lb0Qlg3KS5 on 12/13/24		100.00	2,622.05



## Transaction history(continued)

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
12/16		H & M Bay Inc. Paymentjnl 241216 Gan108 0000Gandy's Transport	5,805.93		
12/16		Purchase authorized on 12/13 PY *Sunbelt Self S 817-685-8771 TX [REDACTED] Card 4719		210.00	
12/16		Purchase authorized on 12/15 ATT*Bill Payment 800-331-0500 TX [REDACTED] Card 4719		133.13	8,084.85
12/17		Zelle to Owens Michael on 12/17 Ref #Rp0Ybzfprt		1,768.75	
12/17		Zelle to Sneed Andrew on 12/17 Ref #Pp0Yc2Ptr3		621.00	5,695.10
12/18		H & M Bay Inc. Paymentjnl 241217 Gan108 0000Gandy's Transport	1,242.00		
12/18		Purchase authorized on 12/16 Cowser Tire and SE Ft Worth TX [REDACTED] Card 4719		668.00	6,269.10
12/19		Purchase authorized on 12/18 Rf *Mid State Ther 404-361-4019 GA [REDACTED] Card 4719		829.65	5,439.45
12/20		Zelle to Gandy Johnny on 12/20 Ref #Rp0Ycb46Gp		2,500.00	2,939.45
12/23		H & M Bay Inc. Paymentjnl 241223 Gan108 0000Gandy's Transport	3,042.31		
12/23		Zelle to Leslie on 12/21 Ref #Rp0Ycf13R5		300.00	
12/23		Online Transfer to Gandy's Transport LLC Business Checking xxxxxx5270 Ref #Ib0Qprzl89 on 12/23/24		100.00	
12/23		Zelle to Sneed Andrew on 12/23 Ref #Pp0Ycmkdttr		100.00	5,481.76
12/24		H & M Bay Inc. Paymentjnl 241224 Gan108 0000Gandy's Transport	3,010.00		
12/24		Purchase authorized on 12/23 Rush Trk Ctr Dfw Irving TX [REDACTED] Card 4719		367.94	
12/24		Zelle to Owens Michael on 12/24 Ref #Rp0Ycr4Vhh		1,000.00	
12/24		Zelle to Wynn on 12/24 Ref #Pp0Ycr4Wmc		1,500.00	
12/24	1010	Check		1,250.00	4,373.82
12/26		Zelle to Sneed Andrew on 12/25 Ref #Pp0Yct9Dj3		180.00	4,193.82
12/27		H & M Bay Inc. Paymentjnl 241227 Gan108 0000Gandy's Transport	2,366.00		
12/27		Purchase authorized on 12/26 ATT* Bill Payment 800-453-7638 TX [REDACTED] Card 4719		204.38	
12/27		Zelle to Leslie on 12/27 Ref #Rp0Ycz5C47		1,125.00	
12/27		Zelle to Owens Michael on 12/27 Ref #Rp0Ycz5Ds9		500.00	4,730.44
12/30		TqI Payment Dec 27 [REDACTED] Gandys Transport LLC (	442.50		
12/30		Zelle to Sneed Andrew on 12/28 Ref #Pp0Yd4Ccx5		400.00	4,772.94
12/31		H & M Bay Inc. Paymentjnl 241231 Gan108 0000Gandy's Transport	648.47		
12/31		H & M Bay Inc. Paymentjnl 241231 Gan108 0000Gandy's Transport	1,407.47		
12/31		Purchase authorized on 12/31 USPS PO 48436100 8501 N M Irving TX [REDACTED] Card 4719		0.95	
12/31		Purchase authorized on 12/31 USPS PO 48436100 8501 N M Irving TX [REDACTED] Card 4719		5.58	
12/31		ATM Withdrawal authorized on 12/31 900 W Airport Fwy Irving TX 0009048 ATM ID 66231 Card 4719		700.00	6,122.35
Ending balance on 12/31					6,122.35
Totals			\$28,309.31	\$27,266.90	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

< Business to Business ACH: If this is a business account, this transaction has a return time frame of one business day from post date. This time frame does not apply to consumer accounts.

Summary of checks written*(checks listed are also displayed in the preceding Transaction history)*

<i>Number</i>	<i>Date</i>	<i>Amount</i>
1010	12/24	1,250.00

Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 12/01/2024 - 12/31/2024	Standard monthly service fee \$10.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following each fee period		
• Average ledger balance	\$1,000.00	\$3,561.00 <input type="text"/>
• Minimum daily balance	\$500.00	\$198.48 <input type="text"/>

C1/C1

Account transaction fees summary

<i>Service charge description</i>	<i>Units used</i>	<i>Units included</i>	<i>Excess units</i>	<i>Service charge per excess units (\$)</i>	<i>Total service charge (\$)</i>
Cash Deposited (\$)	1,000	5,000	0	0.0030	0.00
Transactions	23	100	0	0.50	0.00
Total service charges					\$0.00



## Important Information You Should Know

- To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts: Wells Fargo Bank, N.A. may furnish information about deposit accounts to Early Warning Services. You have the right to dispute the accuracy of information that we have furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Include with the dispute the following information as available: Full name (First, Middle, Last), Complete address, The account number or other information to identify the account being disputed, Last four digits of your social security number, Date of Birth. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.
- In case of errors or questions about other transactions (that are not electronic transfers): Promptly review your account statement within 30 days after we made it available to you, and notify us of any errors.
- If your account has a negative balance: Please note that an account overdraft that is not resolved 60 days from the date the account first became overdrawn will result in closure and charge off of your account. In this event, it is important that you make arrangements to redirect recurring deposits and payments to another account. The closure will be reported to Early Warning Services. We reserve the right to close and/or charge-off your account at an earlier date, as permitted by law. The laws of some states require us to inform you that this communication is an attempt to collect a debt and that any information obtained will be used for that purpose.
- To download and print an Account Balance Calculation Worksheet(PDF) to help you balance your checking or savings account, enter [www.wellsfargo.com/balancemyaccount](http://www.wellsfargo.com/balancemyaccount) in your browser on either your computer or mobile device.

## Account Balance Calculation Worksheet

1. Use the following worksheet to calculate your overall account balance.
2. Go through your register and mark each check, withdrawal, ATM transaction, payment, deposit or other credit listed on your statement. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.
3. Use the chart to the right to list any deposits, transfers to your account, outstanding checks, ATM withdrawals, ATM payments or any other withdrawals (including any from previous months) which are listed in your register but not shown on your statement.

ENTER

A. The ending balance  
shown on your statement ..... \$

ADD

B. Any deposits listed in your register or transfers into your account which are not shown on your statement.

	\$ _____
	\$ _____
	\$ _____
	+ \$ _____

..... TOTAL \$ \_\_\_\_\_

CALCULATE THE SUBTOTAL  
(Add Parts A and B)

..... TOTAL \$

SUBTRACT

C. The total outstanding checks and  
withdrawals from the chart above..... - \$

CALCULATE THE ENDING BALANCE  
(Part A + Part B - Part C)

This amount should be the same as the current balance shown in your check register. . . . . \$

[illegible]